



# Statistical Bulletin

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**Topic:** Maryland Enhanced Underinsured Motorist Coverage  
**ISS Contacts:** [iss.support@pciaa.net](mailto:iss.support@pciaa.net)

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House Bill 5/Senate Bill 403 established Enhanced Underinsured Motorist (EUIM) coverage in Maryland. The first-named insured under a private passenger motor vehicle liability insurance policy may elect to obtain EUIM coverage instead of the uninsured motorist coverage required for registered motor vehicles.

ISS is introducing three new coverage codes in the Voluntary Personal Vehicle section of the Automobile Statistical Plan. Coverage code 252 is being introduced to identify Enhanced Underinsured Motorist (EUIM) Bodily Injury. Coverage code 253 is being introduced to identify Enhanced Underinsured Motorist (EUIM) Property Damage. Coverage code 254 is being introduced to identify Enhanced Underinsured Motorist (EUIM) Combined Single Limit. Losses reported under coverage code 254 should be reported with type of loss code 01 for EUIM Combined Single Limit Bodily Injury while type of loss code 04 is to be reported for EUIM Combined Single Limit Property Damage.

Companies may begin to report these codes on an optional basis starting October 1, 2017 and will be required to report this coding if applicable starting July 1, 2018.

The attached page reflects the new coding. These changes are also reflected in the Voluntary Risks Automobile Statistical Plan.

<b>Table 22 Continued: Coverage Coding - Uninsured Motorists/Underinsured Motorists Liability</b>		
<b>COVERAGE DESCRIPTION (Continued)</b>	<b>Per Vehicle Code</b>	<b>Per Policy Code</b>
<b>Combined Bodily Injury and Property Damage--excluding Georgia</b>		
Uninsured Motorists Coverage (Indivisible Bodily Injury/Property Damage Uninsured Motorists Premium Charged and Recorded)	221	226
Underinsured Motorists Coverage (Indivisible Bodily Injury/Property Damage Underinsured Motorists Premium Charged and Recorded)	222	228
Uninsured/Underinsured Motorists Coverage (Indivisible Bodily Injury/Property Damage Uninsured/Underinsured Motorists Premium Charged and Recorded)	223	229
<b>Combined Bodily Injury and Property Damage—Georgia only<sup>v</sup></b>		
Uninsured Motorist Coverage – Added on to At-Fault Liability Limits	259	---
Uninsured Motorist Coverage – Reduced by At-Fault Liability Limits	249	---
<b>Enhanced Underinsured Motorist – Maryland only</b>		
Enhanced Underinsured Motorist – Bodily Injury	252	---
Enhanced Underinsured Motorist – Property Damage	253	---
Enhanced Underinsured Motorist – Combined Bodily Injury and Property Damage	254	---

Type of Loss is only required for the following coverages: 203, 207, 209, 213, 219, 221, 222, 223, 226, 228, 229, 249, 254 and 259.

Valid Uninsured/Underinsured motorist coverages vary from state to state in accordance with state laws.

For Connecticut see State Exception coding for Uninsured Motorist conversion codes.

For Hawaii and Pennsylvania see State Exception coding pages for stacking codes.